IAG Resilient Futures Report

Second Edition

Incorporating the IAG Risk Index

Understanding how Australians experience and respond to risk

November 2026

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A message from IAG



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Australians continue to demonstrate resilience in the face of a changing risk landscape. While extreme weather, cost-of-living pressures and economic uncertainty remain significant concerns, the second edition of the *IAG Resilient Futures Report* highlights the growing importance of digital resilience.

Drawing on insights from more than 2,600 consumers and small businesses, the report reveals a nation embracing technology while becoming increasingly exposed to scams, fraud and cyber threats. While many Australians recognise the benefits of AI and digital innovation, confidence in managing the associated risks remains low.

Encouragingly, preparedness for physical risks is improving. Since the first edition of the report in June 2026, more Australians report feeling in control of life's challenges and are taking practical steps to protect their homes and families. However, the same level of confidence has not yet emerged in the digital world.

The findings highlight an important opportunity. Building resilience today means helping Australians feel confident and protected both online and offline. It requires investment in education, preparedness and the safeguards that build trust in new technologies.

The IAG Risk Index continues to provide valuable insights into how Australians are experiencing and responding to disruption. By tracking confidence, preparedness and sentiment over time, it helps inform the national conversation on resilience and identify areas where greater support may be needed.

At IAG, we believe insurance has an important role to play, not only in helping people recover from setbacks, but also in helping households, businesses and communities better understand risk and prepare for the future.

Key findings

Optimism has softened, most sharply among SMEs, but resilience is holding. The IAG Risk Index remains broadly stable, even as national sentiment falls to 55% among consumers (−3 points) and 59% among SMEs (−13 points) since June.

Disruption remains common, but Australians feel better equipped to manage it. In the past year, 68% of consumers and 58% of SMEs experienced significant disruption. Consumer control has risen to 66% and preparedness to 65%, while SME control holds at 74% and preparedness increases to 75%. Both are strengthening practical safeguards, though cost remains the main barrier to doing more.

Australians value technology but keeping pace with change and managing risks remain challenging. Around two in three consumers and SMEs describe benefits, from easier daily tasks and better access to knowledge to greater business efficiency and growth opportunities. These gains sit alongside concerns about technology's impact and the effort needed to use it effectively. Consumers raise concerns about jobs, privacy and human connection (43%), alongside difficulties using technology and keeping up (44%). For SMEs, trust and reliability feature alongside skills gaps and adoption costs.

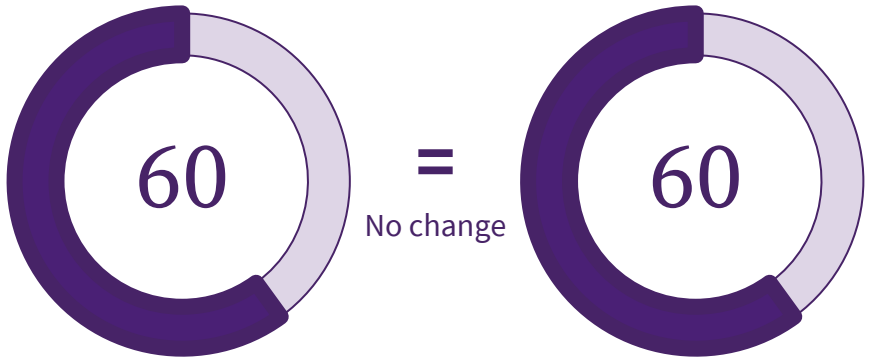
AI is widely used for its practical benefits, but acceptance depends on safeguards. Consumers use AI to save time and access information, while SMEs see opportunities to improve efficiency and grow. Active adoption is higher among consumers (44%) than SMEs (28%), yet fewer than half of either group feel positive about AI's growing role. Consumers worry about insufficient human control and more sophisticated scams (both 70%), while SMEs raise concerns about fraud (57%) and decisions based on inaccurate information (55%).

Scams are an everyday reality, but confidence in protection may be running ahead of protective action. More than half of consumers (57%) and SMEs (51%) were targeted in the past year, with consequences extending beyond financial loss to emotional harm, disruption and reduced confidence using technology. While 69% of consumers and 78% of SMEs feel confident in their protection, most are only somewhat confident. Even common precautions, such as monitoring accounts and verifying contact or payment requests, are used by only around half.

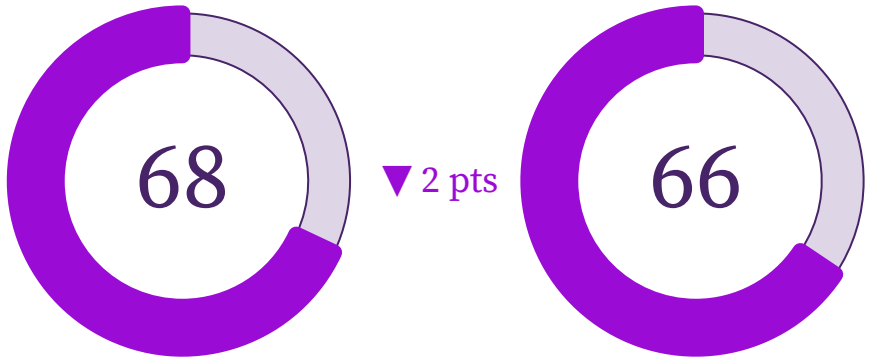
The IAG Risk Index

The IAG Risk Index has remained broadly stable against a backdrop of ongoing cost-of-living pressures, inflation, interest rate hikes and geopolitical conflict. The Consumer Index is unchanged, while the SME Index has eased modestly.

Consumers



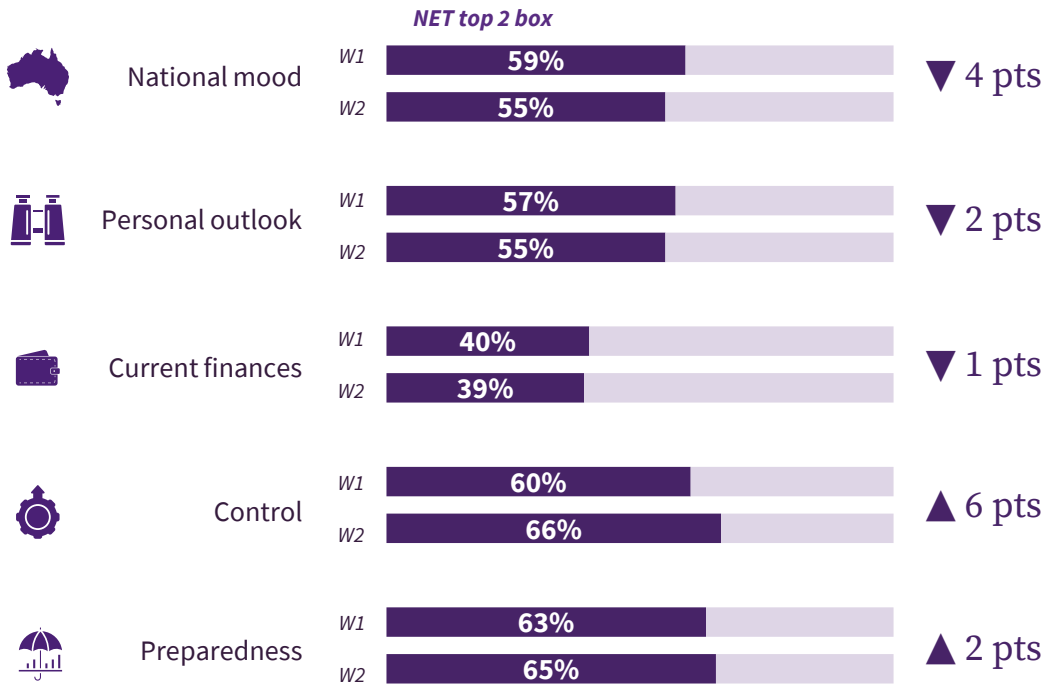
SMEs



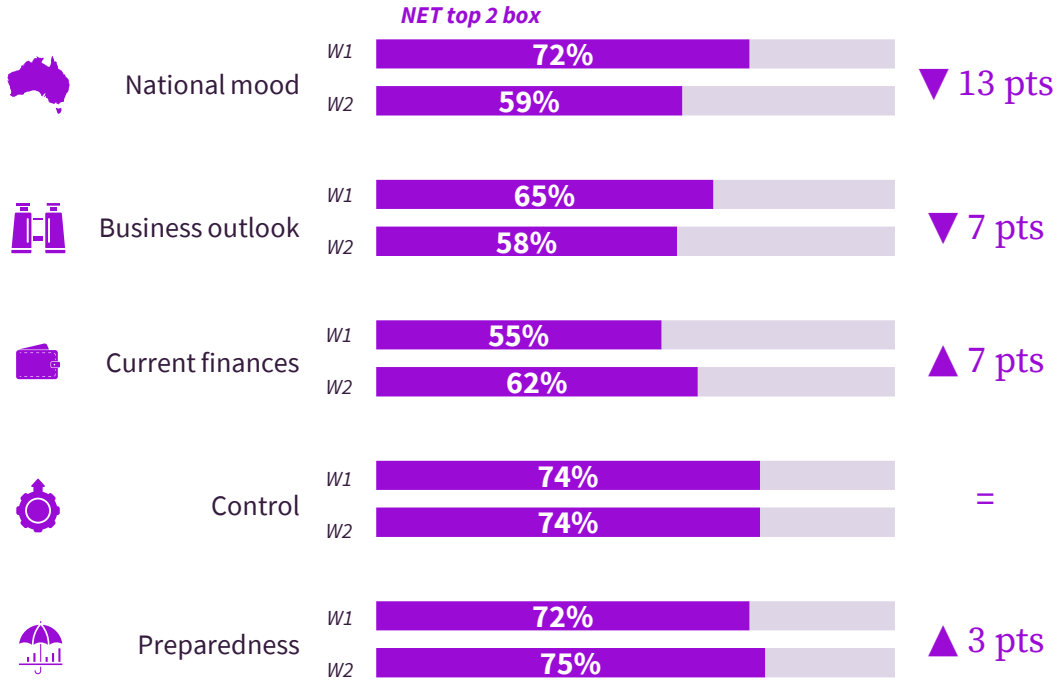
Optimism wanes, but resilience builds

Consumers report greater control and preparedness despite softer optimism and continued financial pressure, suggesting resilience is strengthening even as confidence wanes. SME optimism about the national mood has fallen sharply, down 13 points, alongside a weaker business outlook. However stronger finances suggest businesses are consolidating their position ahead of tougher conditions.

Consumers



SMEs



04

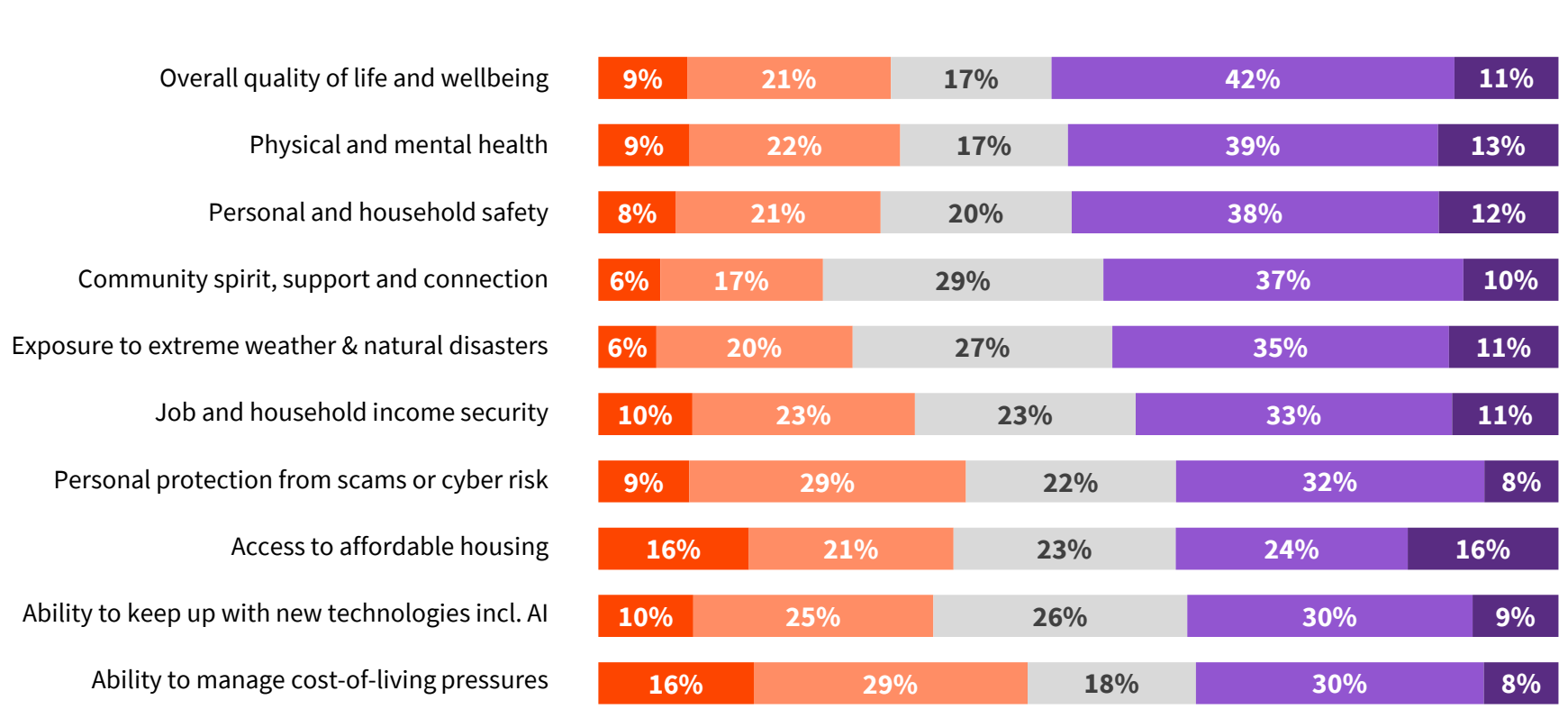
National mood



Personal health and security improves

Despite softer national sentiment, consumers feel more secure across most tracked areas, with wellbeing, health and household safety attracting the most positive assessments. Security around physical and mental health (+5) and personal and household safety (+4) has improved.

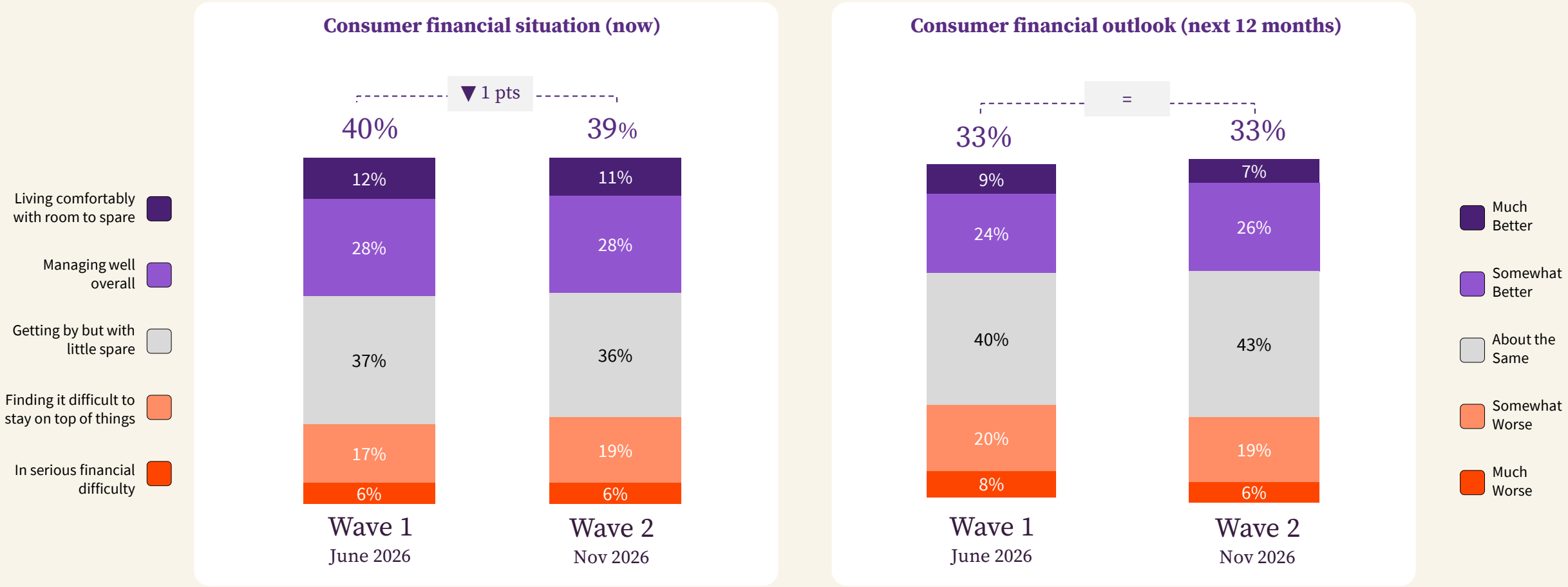
How exposed or secure do you feel?



	Very exposed	Somewhat exposed	Neither	Somewhat secure	Very secure	NET Secure	Change. Vs. W1
Overall quality of life and wellbeing	9%	21%	17%	42%	11%	53%	New code
Physical and mental health	9%	22%	17%	39%	13%	51%	▲ 5 pts
Personal and household safety	8%	21%	20%	38%	12%	50%	▲ 4 pts
Community spirit, support and connection	6%	17%	29%	37%	10%	47%	▲ 5 pts
Exposure to extreme weather & natural disasters	6%	20%	27%	35%	11%	46%	▲ 8 pts
Job and household income security	10%	23%	23%	33%	11%	44%	▲ 3 pts
Personal protection from scams or cyber risk	9%	29%	22%	32%	8%	40%	▲ 3 pts
Access to affordable housing	16%	21%	23%	24%	16%	40%	▼ 5 pts
Ability to keep up with new technologies incl. AI	10%	25%	26%	30%	9%	39%	▲ 7 pts
Ability to manage cost-of-living pressures	16%	29%	18%	30%	8%	38%	▲ 2 pts

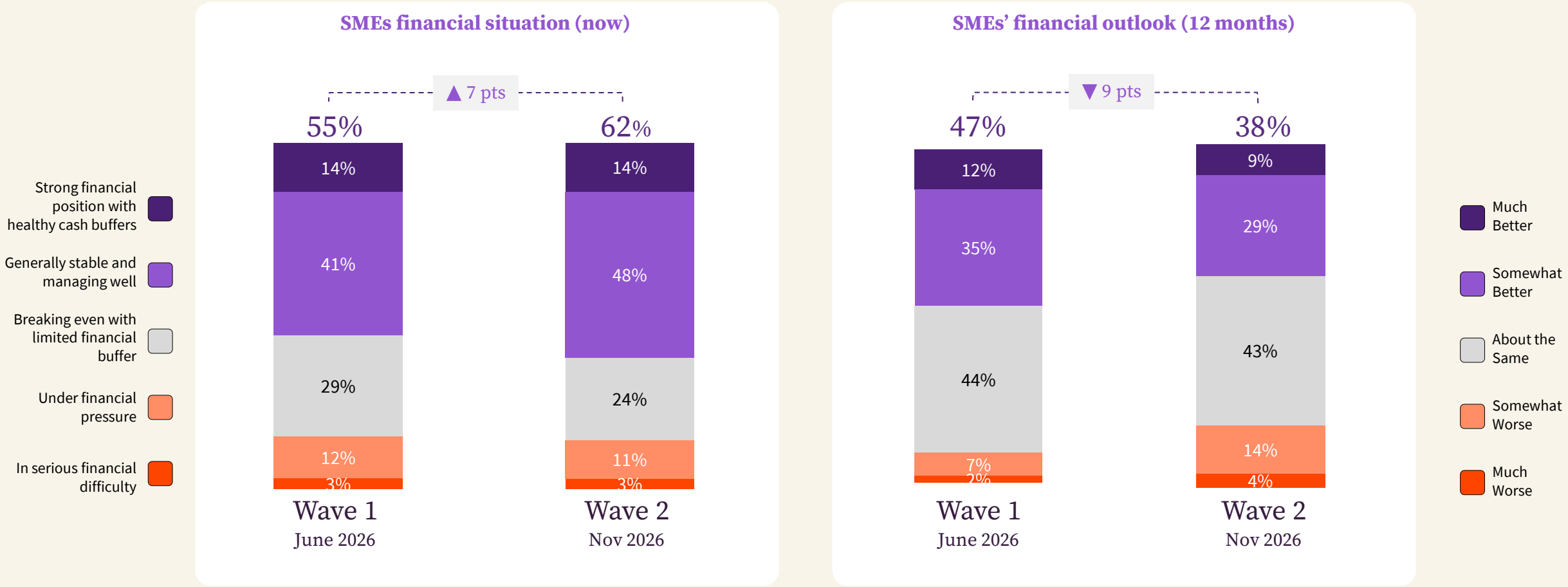
Financial pressures persist, with little hope of relief ahead

The proportion of consumers living comfortably or managing well remains broadly unchanged, with the majority struggling or just getting by. There is little sign of anticipated relief, with no increase in the proportion expecting their finances to improve over the next 12 months.

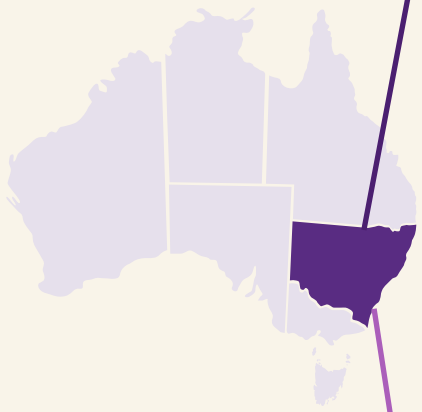


SMEs strengthen finances in preparation for a tougher year ahead

More SMEs are financially stable and managing well, but expectations for the next 12 months have weakened. This suggests businesses are consolidating their financial position as they prepare for more difficult conditions ahead.



New South Wales & Australian Capital Territory



Consumers

Overview

NSW and ACT consumers remain among the most positive in the country, with 58% feeling positive about Australia today, compared with 55% nationally.
However, sentiment has softened since June, with positivity down from 62% and the proportion feeling worried or anxious rising from 30% to 33%.
Despite this optimism, NSW and ACT consumers feel less prepared to deal with unexpected risks or events, at 63% compared with 65% nationally.
NSW and the ACT continue to record the country's highest Risk Index score, at 60.4 compared with 59.7 nationally.

What stands out

NSW and ACT consumers are more digitally confident than the national average, with 53% feeling able to assess whether technology is safe, compared with 49% nationally. They also use generative AI more frequently, with 47% using it at least a few times a week (vs. 44%), while fewer feel very negative about AI (12% vs. 15%).
NSW and ACT consumers feel more secure about their safety and finances, feeling less exposed to personal and household safety risks (25% vs. 29% nationally).

SMEs

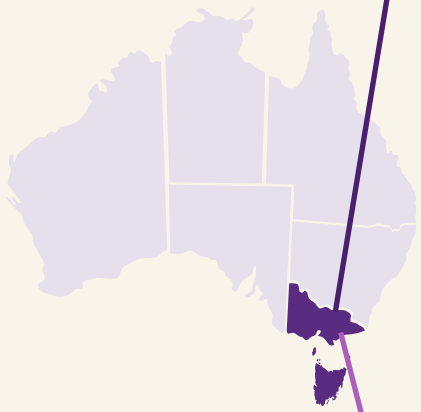
Overview

Business sentiment in NSW and the ACT is in line with the national average, with 59% feeling positive about doing business (vs. 59.2% nationally).
However, positivity has fallen from 69% in June, while the proportion feeling worried or anxious has almost doubled, from 17% to 31%.
Despite this decline, more businesses feel in control of the risks and challenges they may face (78% vs. 74% nationally).
Their Risk Index score is also in line with the national average (65.4 vs. 65.6).

What stands out

NSW and ACT businesses are more optimistic about their financial outlook, with 46% expecting their finances to improve over the next 12 months (vs. 39% nationally).
They are also the most likely to see AI as an opportunity (49% vs. 45% nationally), while more expect it to reduce their staffing needs (42% vs. 33%).
However, competing priorities and technical capability remain barriers to preparedness. One in four (25%) say other priorities prevent them from preparing for risks (vs. 17% nationally), while 23% lack the in-house technical knowledge to combat scams (vs. 16%).
Cyber insurance uptake is higher, with 28% holding cover compared with 23% nationally.

Victoria and Tasmania



Overview

Victorian and Tasmanian consumers are slightly less positive than the national average, with 52% feeling positive about Australia today (vs. 55% nationally), edging down from 54% in June as the share feeling worried or anxious rose from 34% to 37%.
They feel about as prepared for unexpected risks or events as the rest of the country (64% vs. 65% nationally).
Their Risk Index score is broadly unchanged since June (59.1, up 0.2 points) and in line with the national average (59.7).

What stands out

Consumers in Victoria and Tasmania are the most likely to have experienced difficulty paying essential expenses, bills, rent or mortgage repayments in the past year (33% vs. 29% nationally).
They also feel the most exposed to personal and household safety risks (35% vs. 29% nationally), while more feel there is little they can do to prepare for unexpected risks or events (25% vs. 21%).
Reported household losses or harm from scams are the highest across the state groups (21% vs. 18% nationally).
Despite these pressures, consumers are more open to new technology, with 50% feeling positive about AI in everyday life (vs. 46% nationally) and 60% considering home energy technology such as solar or batteries (vs. 54%).

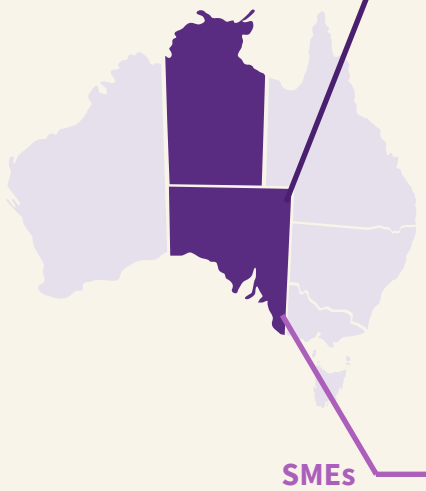
Overview

Victorian and Tasmanian businesses feel as positive about doing business as the national average (60% vs. 59%), but this is down from 71% in June, with the share feeling worried or anxious rising from 23% to 31%.
Fewer feel totally in control of the risks their business faces (15% vs. 21% nationally).
Their Risk Index score fell 3.4 points since June to 64.3, now just below the national average (65.6).

What stands out

Businesses in Victoria and Tasmania face greater pressure to keep up with technology. More feel they need to adopt new technology to meet customer expectations (58% vs. 49% nationally), while 39% say AI is changing too quickly to know where to start (vs. 27%).
Security concerns add to the challenge. More worry their business technology could be hacked (72% vs. 64% nationally), while the cost of security tools prevents 37% from doing more to protect their business (vs. 30%).
Customer retention and competitiveness are also greater concerns, with 34% feeling exposed in their ability to attract and retain customers and remain competitive (vs. 27% nationally).
Insurance provides reassurance, with 74% saying it helps them feel more in control (vs. 67% nationally).

South Australia and Northern Territory



Consumers

Overview

Consumers in South Australia and the Northern Territory are the most positive in the country, with 62% feeling positive about Australia today (vs. 55% nationally). They are also the only group where positivity has increased since June, up from 58%, while the proportion feeling worried or anxious remained broadly steady (32% to 31%).
Preparedness for unexpected risks or events is slightly above the national average (67% vs. 65%).
Their Risk Index score recorded the largest increase since June, rising 2.7 points to 60.1, just above the national average of 59.7.

What stands out

Despite their optimism about Australia, consumers in South Australia and the Northern Territory have the weakest outlook for household finances, with 33% expecting their finances to worsen (vs. 25% nationally).
They are less confident navigating the growing role of technology, with 26% lacking confidence (vs. 19% nationally).
Scam exposure is higher, with more reporting that they or someone in their household has been targeted by bank, payment or investment scams (43% vs. 32% nationally) and social media, AI or impersonation scams (35% vs. 27%).
However, protective habits are also more widespread. More use multi-factor authentication (60% vs. 54% nationally), limit personal information shared on social media (55% vs. 48%) and keep devices and software updated (55% vs. 50%).

SMEs

Overview

Businesses in South Australia and the Northern Territory are the most positive about doing business, at 65% compared with 59% nationally. Positivity has remained broadly steady since June (66%), although the proportion feeling worried or anxious has more than doubled, from 12.9% to 27.1%, as fewer remain unsure.
Fewer experienced a significant disruption in the past year (42% vs. 58% nationally).
Their Risk Index score remains the highest in the country at 68.0, above the national average of 65.6, despite a 0.3 point decline since June.

What stands out

Businesses in South Australia and the Northern Territory are more likely to maintain financial buffers or contingency reserves (49% vs. 36% nationally) and regularly seek external professional advice (44% vs. 29%). Fewer feel exposed to risks in at least one area of their business (42% vs. 61% nationally).
Their confidence with technology is supported by greater adoption. More feel confident setting up new technology (85% vs. 69% nationally), use paid AI tools (31% vs. 24%) and use energy management technology such as solar or batteries (24% vs. 16%).
More regularly back up important business files and systems (60% vs. 47% nationally), while fewer expect AI to reduce their staffing needs (16% vs. 33%).

Queensland



Consumers

SMEs

Overview

Consumers in Queensland are slightly less positive about Australia today than the national average (52% vs. 55%). Positivity has fallen from 59% in June, while the proportion feeling worried or anxious has risen from 32% to 36%.
Despite this, they feel the most prepared in the country to deal with unexpected risks or events (70% vs. 65% nationally).
Their Risk Index score remains broadly steady at 60.2, up 0.5 points since June and second only to NSW and the ACT.

What stands out

Fewer Queensland consumers are finding it difficult to stay on top of their finances or are in serious financial difficulty (23% vs. 25% nationally). Fewer also experienced difficulty paying essential expenses in the past year (26% vs. 29%).
Digital readiness is lower among consumers in Queensland, with 36% feeling prepared for the growing role of AI (vs. 42% nationally) and 49% willing to adopt new technology (vs. 56%).
Consumers feel more exposed to extreme weather and natural disasters (32% vs. 27% nationally), and more stay informed through local weather and emergency updates (51% vs. 46%). Accordingly, fewer believe a major event will not happen to them (14% vs. 18%).

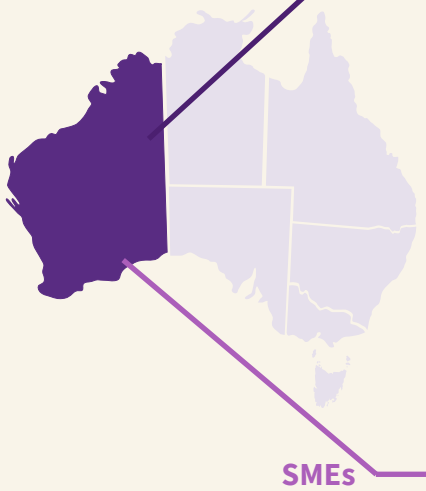
Overview

Businesses in Queensland are slightly less positive about doing business than the national average (58% vs. 59%). Positivity has recorded one of the sharpest declines since June, falling from 77%, while the proportion feeling worried or anxious has nearly doubled, from 14% to 28%.
Despite this, one in three (33%) feel totally in control of the risks their business faces, the highest proportion in the country (vs. 21.1% nationally).
Their Risk Index score remains broadly steady at 67.9, down 0.2 points since June and above the national average of 65.6.

What stands out

Despite weaker sentiment, businesses in Queensland have experienced fewer demand and staffing disruptions. Fewer report a significant drop in revenue or customer demand (16% vs. 22% nationally) or the loss of key staff they could not replace (6% vs. 11%).
Risk management practices are mixed. More keep key business documents and data securely backed up (50% vs. 43% nationally) and actively monitor business risks (33% vs. 28%). However, fewer verify invoices and payment requests before acting (43% vs. 52%) or regularly seek external professional advice (20% vs. 29%).
AI adoption is slower, with 38% neither using nor considering it (vs. 29% nationally).

Western Australia



Overview

Consumers in Western Australia are now the least positive in the country about Australia today (52% vs. 55% nationally). Positivity recorded the largest decline since June, falling from 60%, while the proportion feeling worried or anxious rose from 23% to 34%.
They also feel the least prepared to deal with unexpected risks or events (61% vs. 65% nationally).
Their Risk Index score fell 2.4 points since June to 58.1, the lowest in the country and below the national average of 59.7.

What stands out

Financial pressure is more pronounced among consumers in Western Australia. Just 31% are living comfortably or managing well financially (vs. 39% nationally), while 53% say cost prevents them from preparing for risks (vs. 47%).
19% experienced job loss, reduced hours or a significant loss of household income in the past year, compared with 15% nationally.
Despite this, home technology ownership and insurance coverage are higher. More own solar or batteries (35% vs. 25% nationally), have smart home security (32% vs. 25%) and hold home building insurance (52% vs. 44%).
They are also more wary of AI, with 21% feeling very negative about its role in everyday life (vs. 15% nationally).

Overview

Businesses in Western Australia are the least positive about doing business (53% vs. 59% nationally). Positivity recorded the largest decline since June, falling from 84%, while the proportion feeling worried or anxious rose from 5.2% to 26%.
They are also the least likely to feel in control of the risks their business faces (58% vs. 74% nationally).
Their Risk Index score is the lowest in the country at 61.9, compared with 65.6 nationally.

What stands out

Businesses in Western Australia face greater pressure on demand, with 41% experiencing a significant drop in revenue or customer demand, almost twice the national proportion (22%). More also experienced a significant increase in operating costs or difficulty meeting expenses (33% vs. 25%).
They place greater emphasis on protecting physical assets. More regularly maintain premises, equipment or vehicles to reduce disruption (47% vs. 37% nationally), and more hold business property insurance (51% vs. 38%).
Digital confidence and scam prevention lag. Fewer feel confident assessing whether technology is digitally safe (49% vs. 66% nationally), and just 20% train staff to recognise scams (vs. 34%). However, more recognise technology's potential to improve efficiency and productivity (67% vs. 62%).

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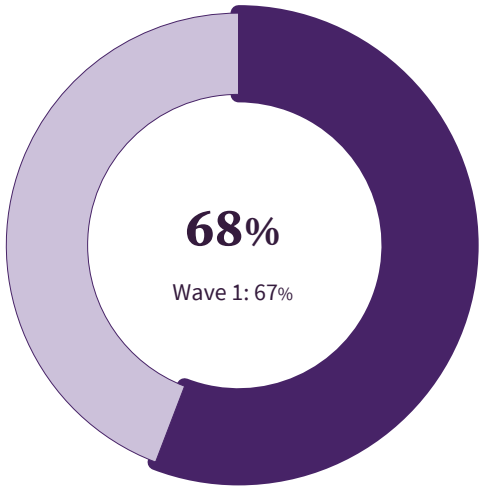
The reality of risk



Everyday risk remains widespread as cost pressures intensify

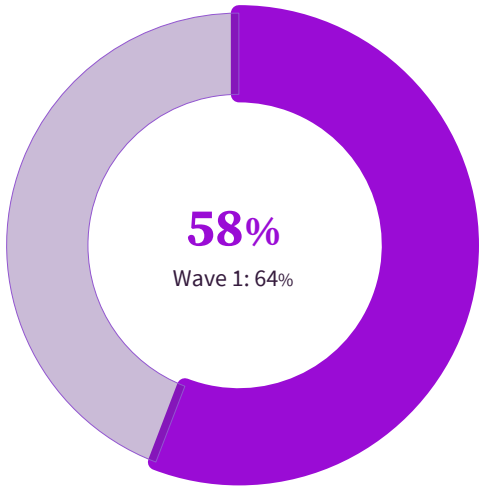
Around two-thirds of consumers experienced disruption, with rising difficulty paying for essentials alongside more health events and relationship breakdown or bereavement. SMEs report fewer disruptions overall, but greater difficulty meeting operating costs and managing regulatory or compliance issues.

Consumers



1. Difficulty paying for essentials — 29% (▲3pp)
2. A serious illness or health event — 24% (▲3pp)
3. Job loss or reduced hours — 15% (=)
4. Relationship breakdown / death — 15% (▲2pp)
5. Significant increase in caring responsibilities — 12% (new item)

SME



1. Difficulty meeting operating costs — 27% (▲8pp)
2. Revenue drop or demand decline — 22% (▼1pp)
3. Loss of key customers or contracts — 12% (▼4pp)
4. Loss of key staff — 11% (▼3pp)
5. Major regulatory or compliance issue — 8% (▲2pp)

Feeling more prepared translates into broader protective action

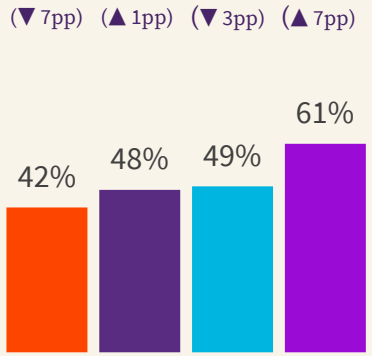
Consumers are more likely to keep important documents organised and backed up, stay informed about weather and emergencies, or maintain safety items at home.



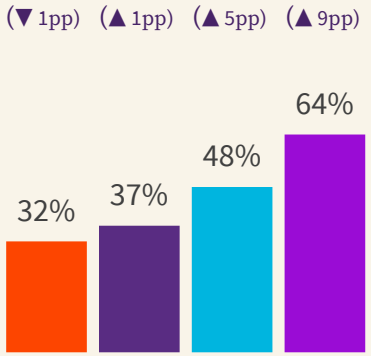
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The generational gap in protective action widens further

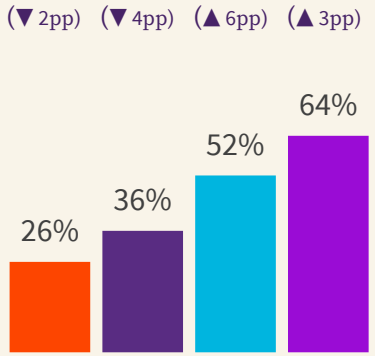
Protective action increases with life stage, with Baby Boomers most active and strengthening their safeguards. Despite reporting improved finances, Gen Z are less likely to put money aside for unexpected costs, suggesting greater financial comfort is not translating into stronger emergency buffers.



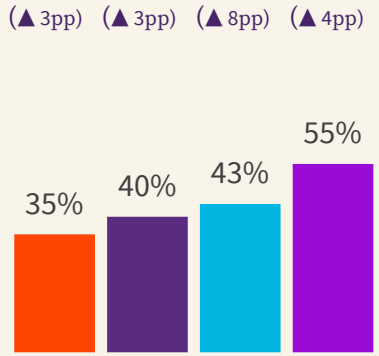
Put money aside for unexpected expenses when you can



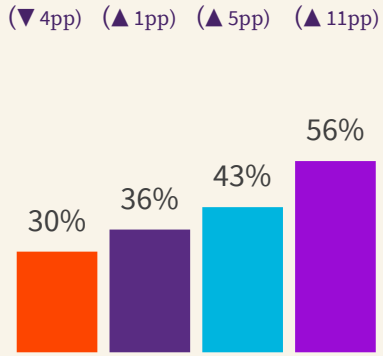
Stay informed about local weather or emergency information



Keep insurance policies up to date (e.g., reviewing cover, updating details)



Keep important documents and household information organised, easy to access and backed up



Maintain or check safety items at home (e.g., smoke alarms, locks, cameras, first aid supplies)

Gen Z **Millennials** **Gen X** **Boomers**

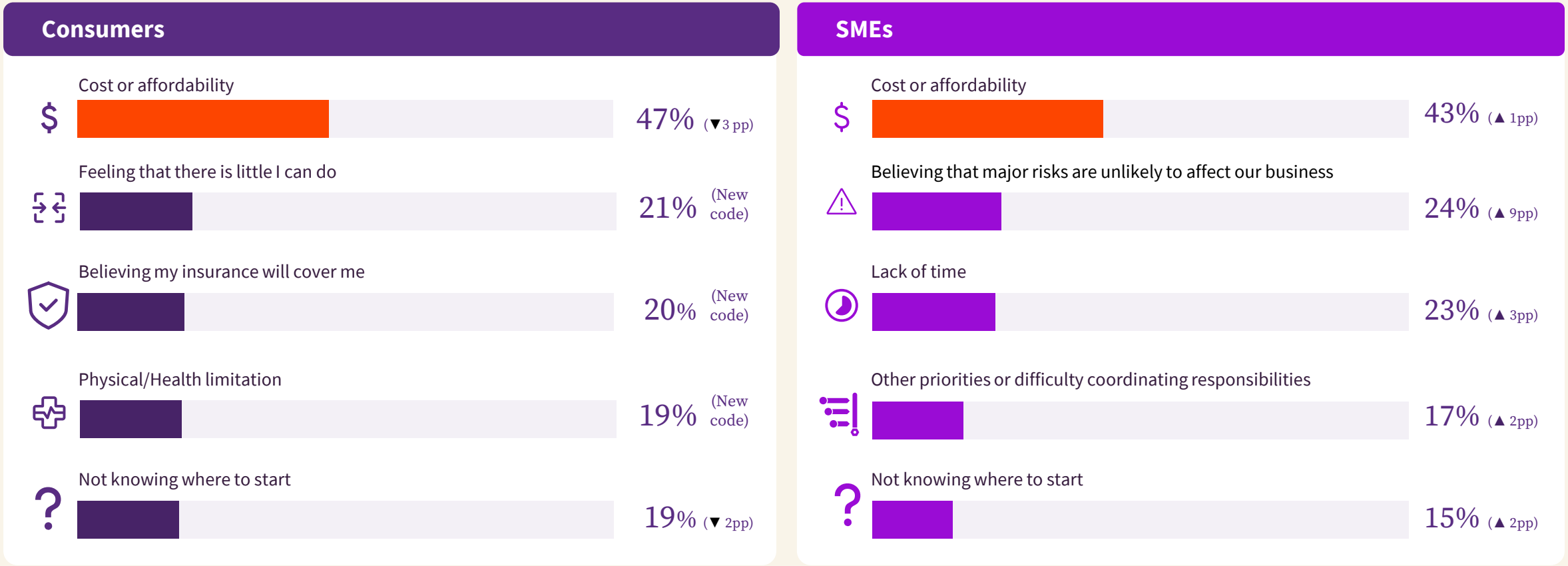
SMEs strengthen practical safeguards

More SMEs are holding financial reserves, consistent with the stronger finances reported earlier. Businesses are also more likely to maintain premises and equipment and securely back up data, confirming stronger practical protection.



Cost remains the main hurdle to greater preparedness

Affordability remains the main barrier to greater preparedness for consumers and SMEs. For consumers, feeling unable to make a difference and relying on insurance also limit further action. Among SMEs, barriers have increased across all tracked measures, particularly the belief that major risks are unlikely to affect their business (+9 points). This highlights the challenge of encouraging preparedness when resources are constrained or the need for action feels less pressing.



06

Technology change and adoption



Technology brings benefits, worries and everyday challenges

Consumers value the ease, knowledge and opportunities technology offers, while concerns centre on jobs, social harm and security. Alongside these wider worries, keeping pace and learning to use technology create personal challenges. These responses highlight the importance of both trust in technology and knowledge to use it confidently.

66% **Positive about technology** Benefits people get from technology		43% **Negative about technology** Worries about what technology is doing		44% **Personal challenges** What makes technology hard for me	
Ease & efficiency	40%	**Threat to jobs**	18%	**Keeping up & usability**	29%
Gaining knowledge	30%	**Social harm**	18%	**Age & learning**	17%
Opportunity & progress	26%	**Security & trust**	18%	**Cost**	7%
Connection & lifestyle	15%	**Environment**	2%		

Technology promises business gains, but skills gaps and risks are top of mind

SMEs value the efficiency and performance gains technology delivers, but skills gaps and concerns about its impact remain. For many, it is simply not a day-to-day focus.

65% Positive about technology

Benefits for the business

Efficiency & time savings	40%
Easier work & positive feeling	36%
Commercial benefit	30%
Better decisions & service	16%

33% Negative about technology

Worries about what technology is doing

Distrust of AI	14%
Human impact	10%
Reliability & accuracy	9%
Cyber, privacy & scams	7%
Competitive threat from AI	2%

26% Business challenges

What makes technology hard to adopt

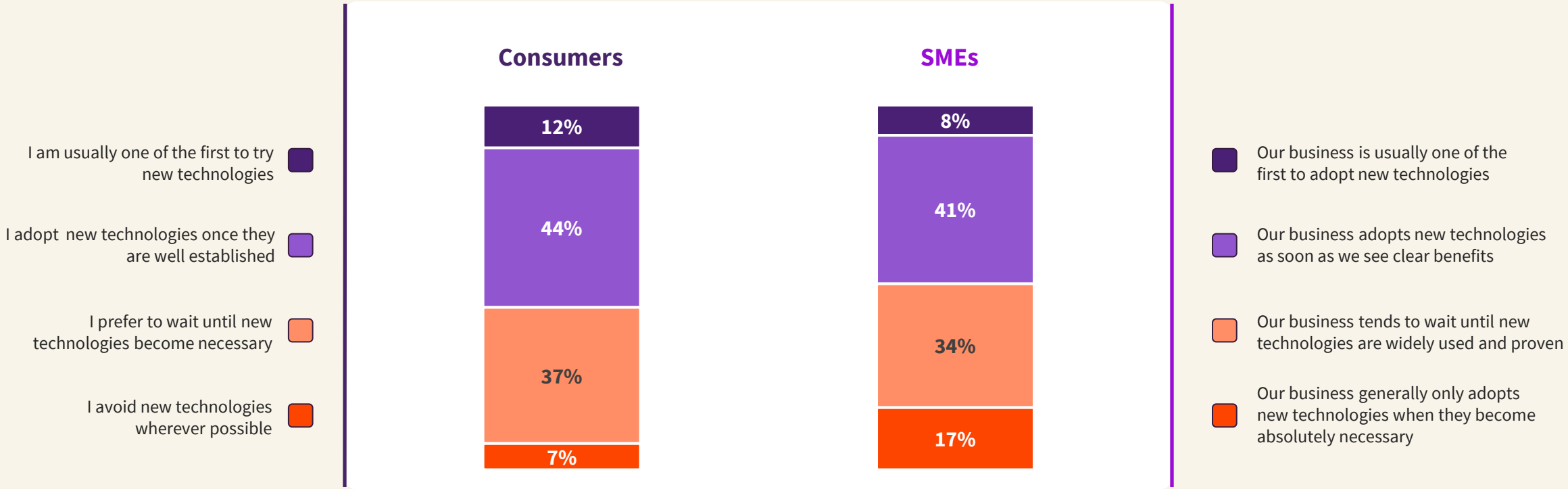
Keeping up & skills	19%
Cost of adoption	12%

36% Not a priority

Technology isn't high on the agenda

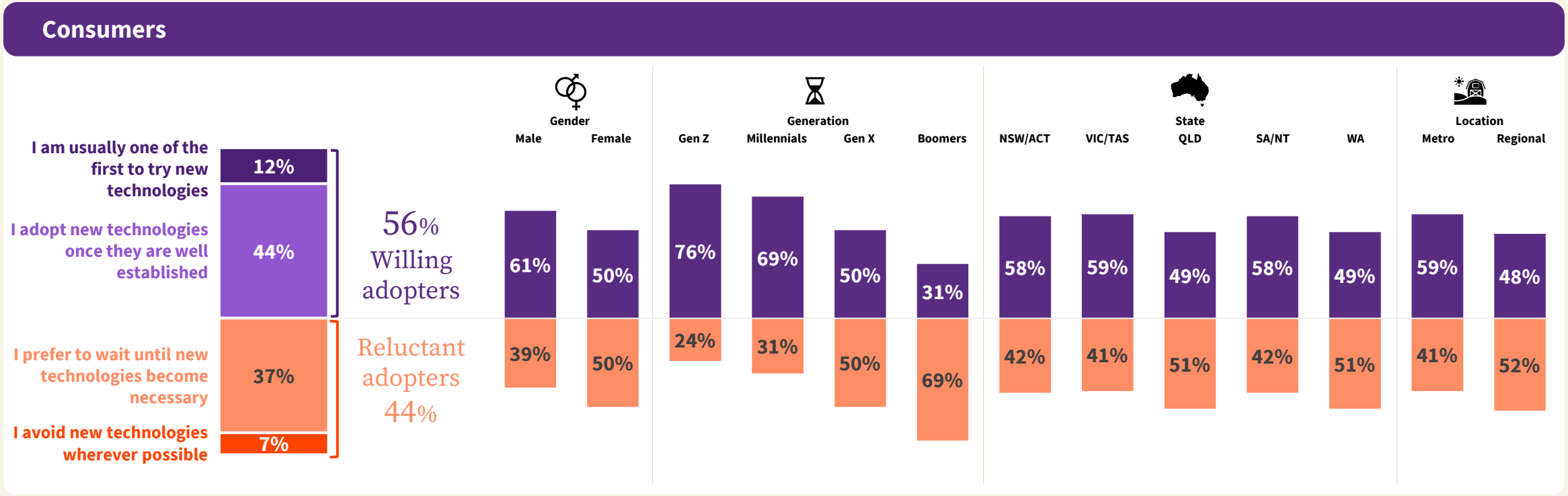
Technology adoption depends on proven value, with few willing to lead

Consumers generally wait until technology is established or necessary, while SMEs look for clear benefits or evidence it is proven. Adoption depends on seeing how technology meets an existing need.



Beyond the age divide, women and regional consumers are less willing adopters

The generational pattern is expected, with younger consumers more willing to adopt technology and Baby Boomers more reluctant. Beyond age, lower willingness among women and regional consumers confirms that openness to technology also varies by gender and location.

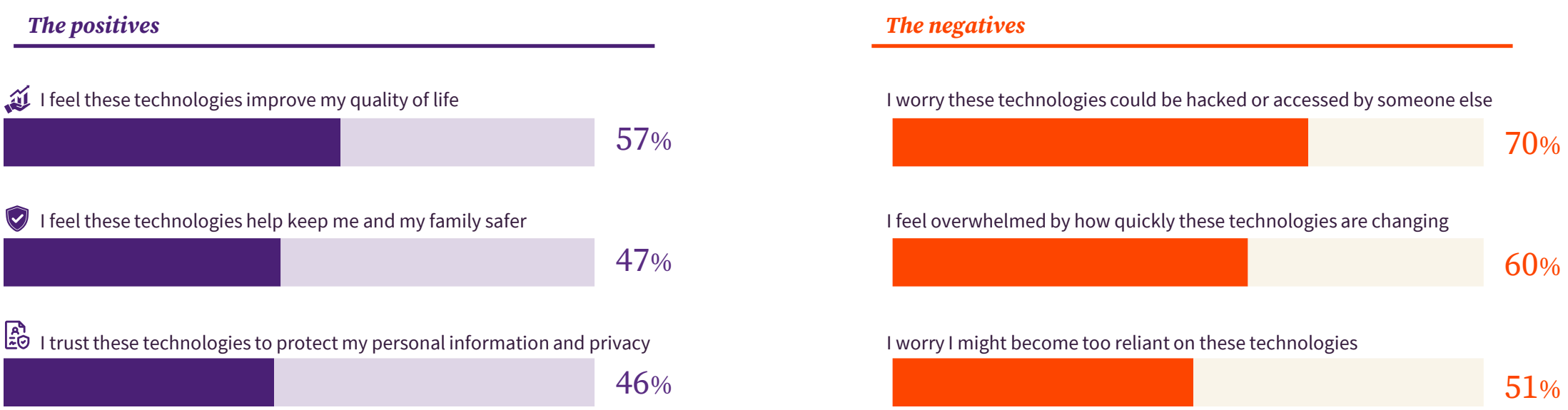


While technology improves lives, trust is a problem

While 57% say connected technologies improve their quality of life, 70% worry about hacking and 60% feel overwhelmed by the pace of change. Fewer than half trust these technologies to protect their privacy, highlighting a gap between recognising the benefits and feeling secure using them.

Consumers' views on technology - net agree

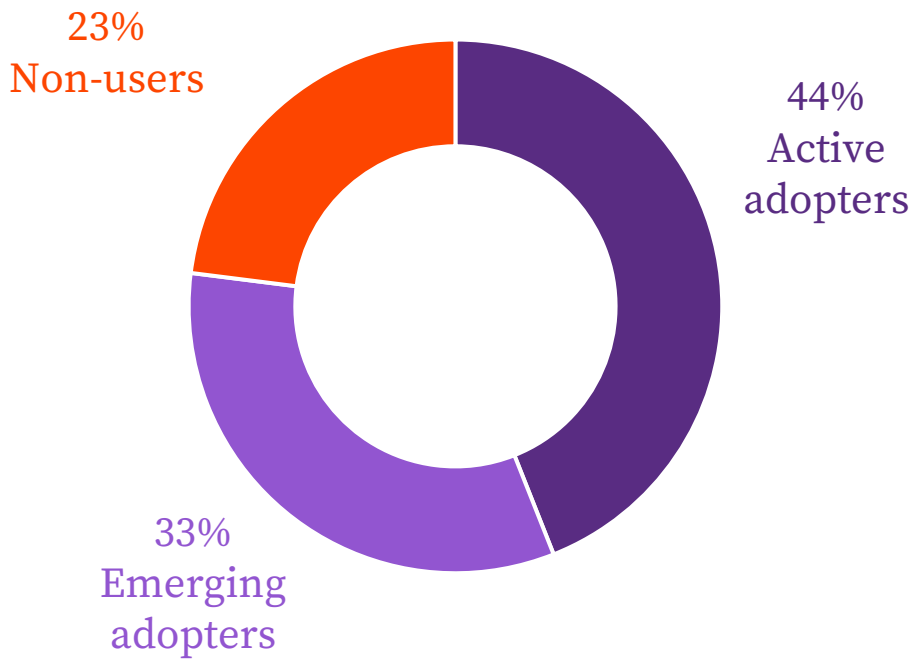
Smart home devices and security, health and wellbeing, and other 'everyday life' connected technologies



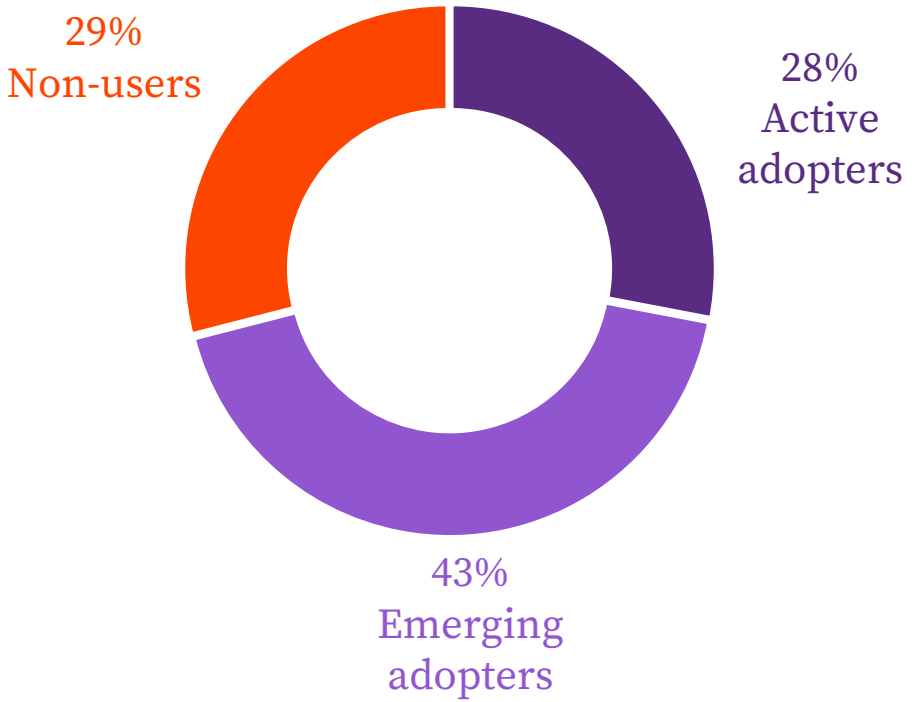
AI engagement is widespread, but depth of adoption differs

Consumers are more likely to be active AI adopters, while SMEs more often sit in the emerging group, encompassing occasional use, experimentation or consideration. This points to a gap between incorporating AI into everyday life and embedding it in business operations, with substantial scope for both groups to deepen their engagement.

Consumers



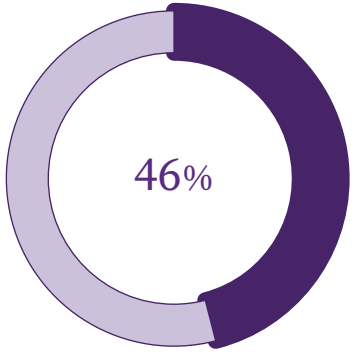
SMEs



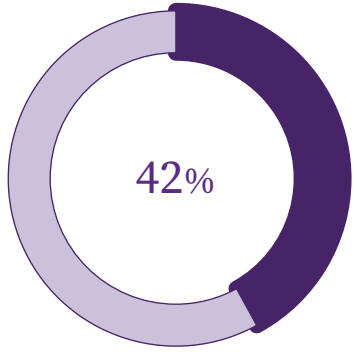
Strong AI uptake coexists with reservations about its growing role

Despite substantial engagement with AI, fewer than half of consumers and SMEs feel positive about its increasing role, and only half feel prepared. Using or exploring AI does not necessarily mean embracing its wider implications or feeling equipped for the changes ahead.

Consumers

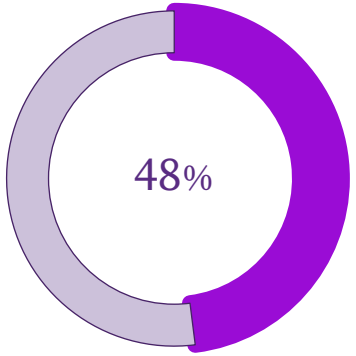


Feel positive about AI

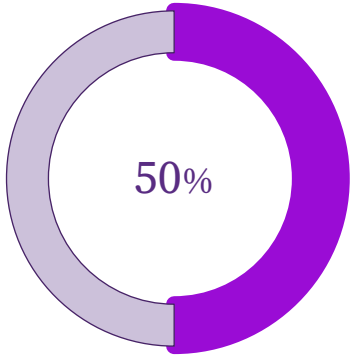


Feel prepared for the increasing role of AI

SMEs



Feel positive about AI



Feel prepared for the increasing role of AI

AI offers SMEs efficiency and growth, tempered by fraud and accuracy concerns

SMEs see AI's potential to automate routine tasks, reduce costs and make staff available for higher-value work, alongside opportunities to improve marketing, innovation and customer service. However, concerns about more sophisticated fraud and poor decisions based on inaccurate or misleading information highlight the importance of safeguards and human oversight.

SMEs' views on artificial intelligence - net agree

Efficiency & productivity

AI will automate routine tasks and reduce the cost of running our business



54%

AI will help our staff focus more time on higher-value tasks



48%

AI will reduce the number of staff needed to run our business



33%

Growth & customer value

AI will help our business improve its marketing and reach more customers



49%

AI will create new opportunities for our business



45%

AI will help our business innovate and develop new products or services



45%

AI will help us serve our customers better and faster



45%

The concerns

AI will increase the sophistication of scams and fraud targeting our business



57%

I worry our business could make poor decisions based on inaccurate or misleading information generated by AI



55%

07

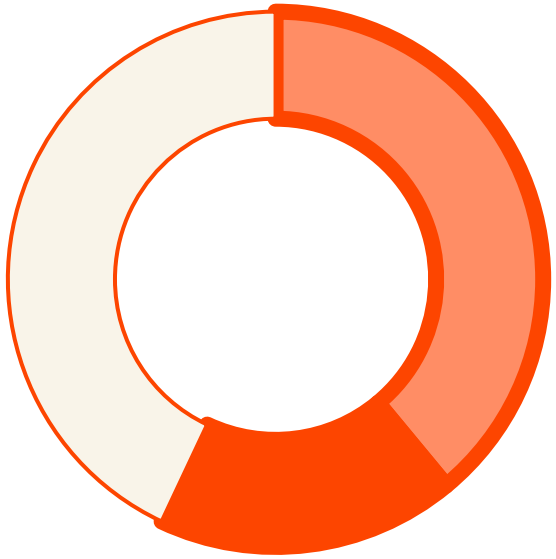
Cyber risk and response



Scams and fraud are a widespread reality for consumers and SMEs

Being targeted by scams or fraud is a common experience for consumers and SMEs. For some, this exposure has tangible consequences, with 18% of consumers and 13% of SMEs losing money or experiencing harm in the past year.

Consumers



57%

have been targeted by scams in the past year

Incl. 18% losing money or experiencing harm

SMEs



51%

have been targeted by scams in the past year...

Incl. 13% losing money or experiencing harm

Everyday payments and impersonation are common avenues for scams

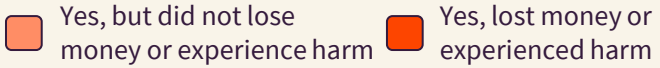
The most common scams centre on familiar activities: banking, shopping and dealing with organisations for consumers, and banking, invoices and suppliers for SMEs. Impersonation is also widespread, highlighting the challenge of distinguishing legitimate contact from fraudulent approaches.

The scams consumers experienced



The scams SMEs experienced

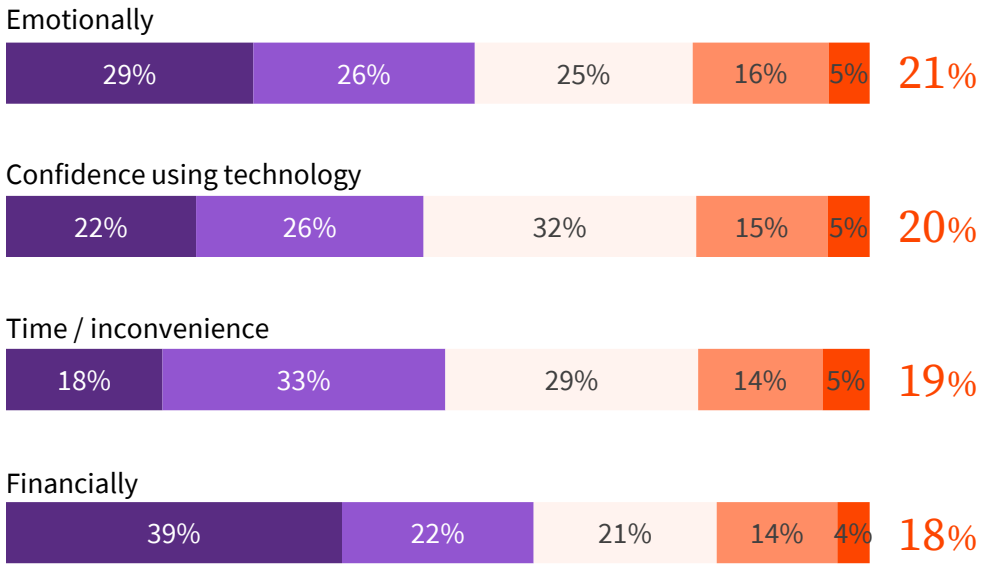




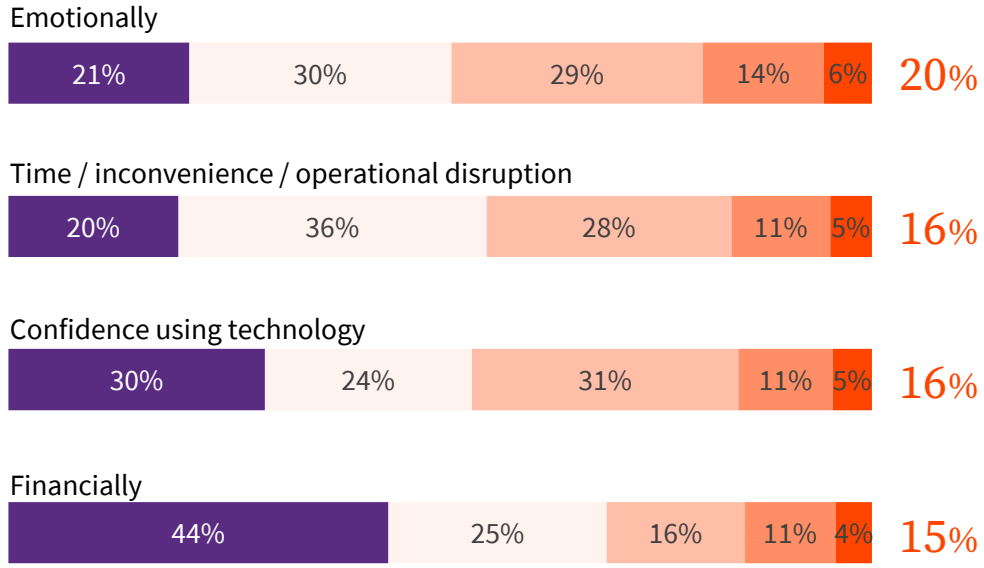
The impact of scams extends beyond financial loss

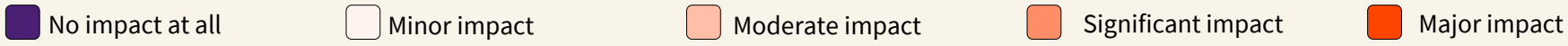
Among consumers and SMEs targeted by scams, the effects extend beyond financial loss. Around one in five report a significant or major emotional impact, while confidence using technology and time lost or disruption also feature. Even without losing money, being targeted can take a personal or operational toll.

How consumers were affected



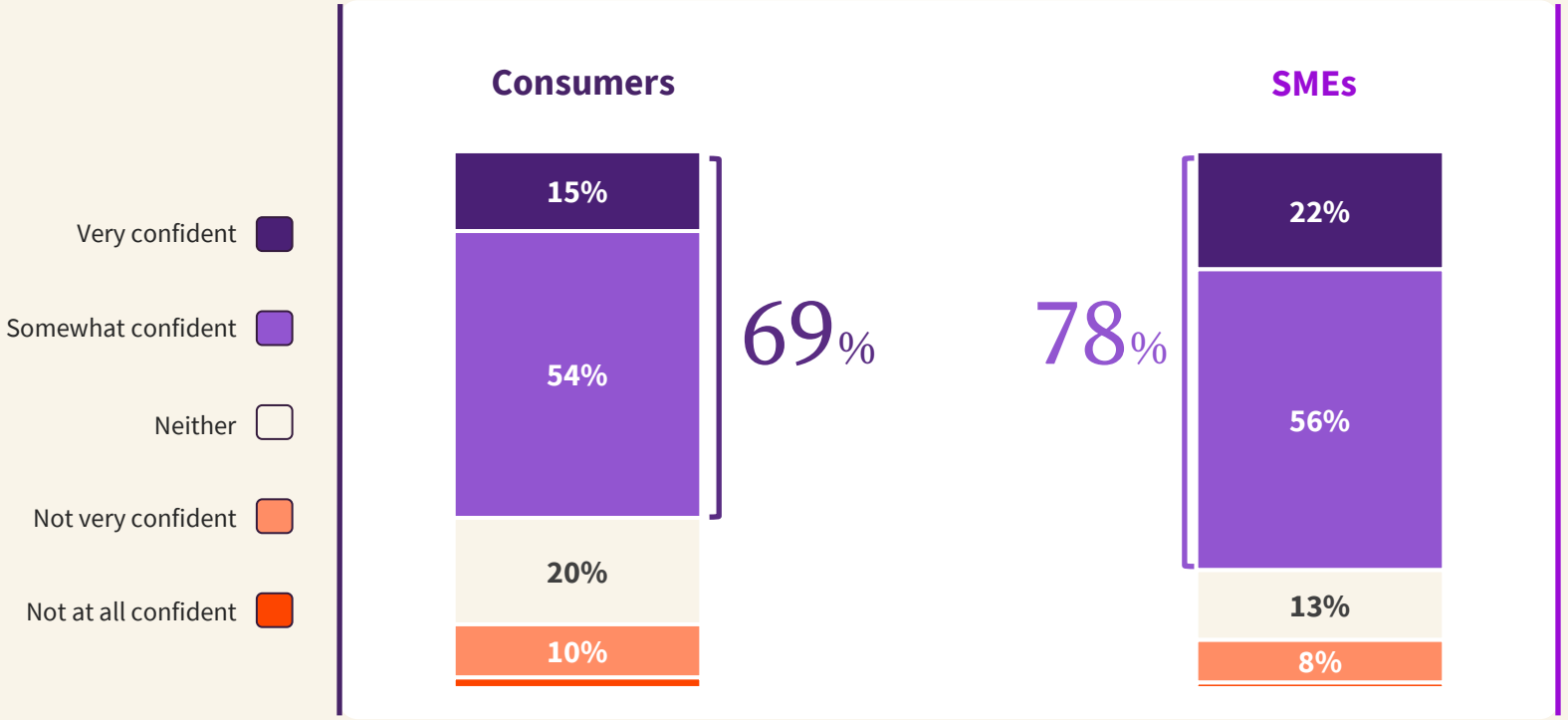
How SMEs were affected





Confidence in scam protection is high, but is it well founded?

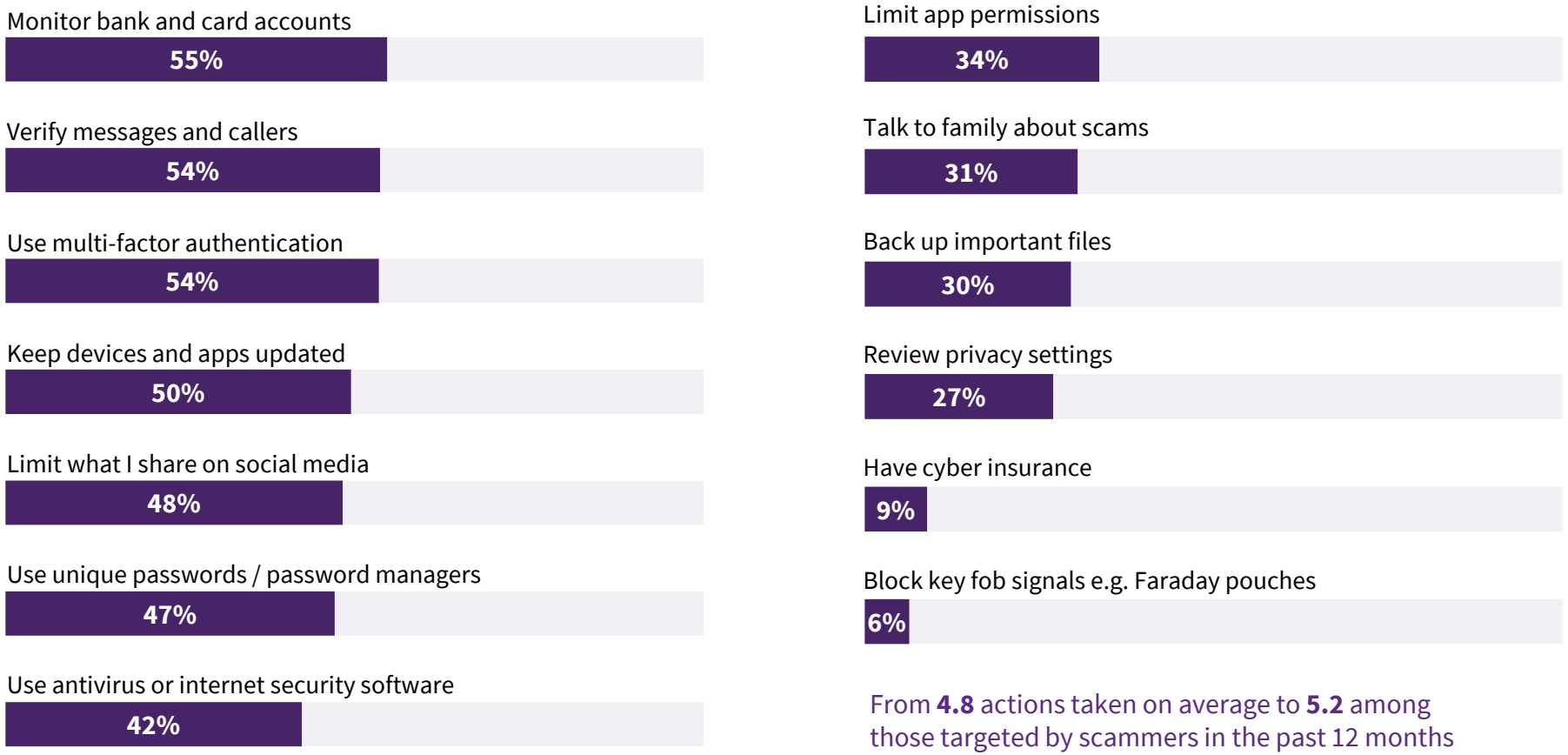
Around seven in ten consumers and eight in ten SMEs feel confident in their protection from scams, despite more than half having been targeted in the past year. Most are only somewhat confident, raising the question of whether perceived protection matches their ability to recognise and respond to increasingly sophisticated threats.



Consumer confidence masks sizeable gaps in protective actions

Consumers' confidence is supported by a range of protective behaviours, but significant gaps remain. Even the most common safeguards such as monitoring accounts, verifying contact and multi-factor authentication are only used by around half. Less widespread use of backups and privacy controls highlights further opportunities to strengthen protection and limit the consequences of an incident.

Consumers - what they do to protect themselves from scams

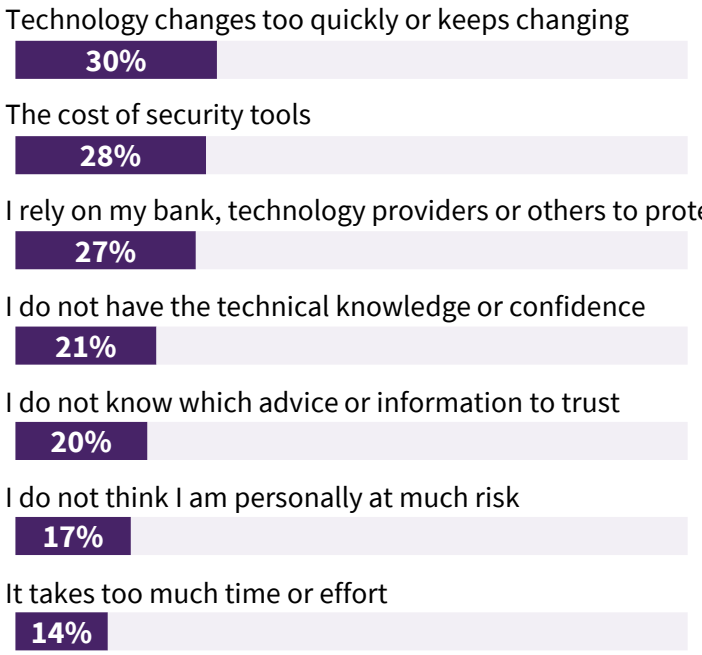


From **4.8** actions taken on average to **5.2** among those targeted by scammers in the past 12 months

Protection gaps reflect both practical barriers and perceptions of risk

The gaps in protective action reflect a mix of practical constraints and assumptions about protection. Consumers most often struggle with the pace of technological change, while cost leads for SMEs. Reliance on banks or providers, alongside a belief that they are unlikely targets, also holds some back.

Barriers to protection (consumer)



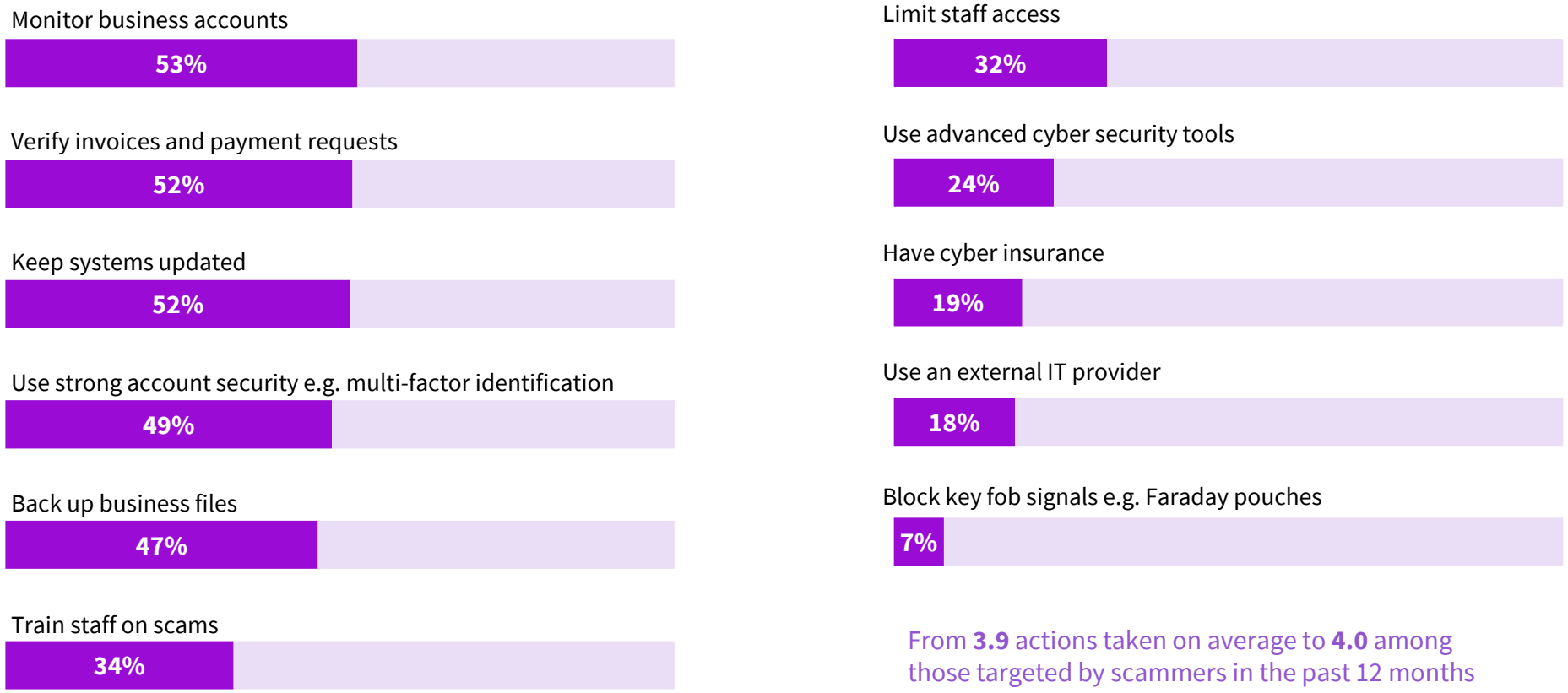
Barriers to protection (SME)



SMEs face vulnerabilities, lacking protection against cyber risks

Despite high confidence in their protection, only around half of SMEs monitor accounts, verify payment requests or keep systems updated. Staff training and access controls are less common, highlighting substantial gaps in both everyday safeguards and employee preparedness. Strengthening protection requires broader coverage across systems, payments and people.

SMEs - what they do to protect themselves from scams



From **3.9** actions taken on average to **4.0** among those targeted by scammers in the past 12 months

08

About the research



Sample & methodology

This report is based on a nationally representative quantitative survey commissioned by IAG and conducted by leading market research company Fifth Quadrant.

Wave 2 (November 2026) is compared with Wave 1 (June 2026).

The Risk Index provides a national benchmark for how Australians perceive and respond to risk.

Methodology

- 2600 consumer and SME respondents
- 15-minute online survey
- Respondents recruited via specialist research panels
- Wave 2 (November 2026)
- Consumer & SME questionnaires designed in parallel for direct comparability

About IAG

IAG is the parent company of a general insurance group with operations in Australia and New Zealand. IAG's main businesses underwrite over $18 billion of insurance premium per annum under many leading brands, including: NRMA Insurance, RACV (under a distribution agreement with RACV), RACQI (under a distribution agreement with RACQ), CGU and WFI (Australia); and NZI, State, AMI and Lumley (New Zealand). For further information, please visit www.iag.com.au

Get in touch

For further information, please contact IAG Corporate Affairs: corporateaffairs@iag.com.au